

Customer Loyalty Analysis in PT. BNI-46 (Persero) Support Branch of Graha Pangeran Surabaya

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ABSTRACT

Purpose: The movement of economic growth with the aim of improving the standard of living of the people at large

Design/methodology/approach: Based on the background of the problem, regarding the provision of good service quality to customers and the satisfaction received by customers with bank trust are the reasons for customers in choosing a bank so that customer loyalty can be created..

Findings: The main method of this research is to emphasize objectively measuring aspects of social phenomena

Practical implications: Based on the objective, the method used is quantitative research. The population in this study were all customers of PT. BNI 46 Graha Pangeran Surabaya Sub-Branches totaling 16,071 customers using a sampling technique so that in this study the number of research samples was determined as many as 99 customers.

Paper type: Research paper

Keyword: Customer Trust, Customer Satisfaction, Service Quality and Customer Loyalty.

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I. INTRODUCTION

Bank is a financial institution that plays an important role in the economy that influences the movement of economic growth with the aim of improving the standard of living of many people. Bank is an institution whose business is to collect and distribute funds from and to the public. The sustainability of the bank is very dependent on the source of public funds to him, therefore the bank needs to pay attention to the level of health so as not to harm the owner of the fund so that the owner of the fund feels safe and trusts to invest or his funds in the bank.

According to Sangadji, (2013) SASA states that 'trust is the strength that a product has certain attributes. This trust is often called object-attribute linkage, namely consumer beliefs about the possibility of a relationship between an object and its relevant attributes. According to Lau and Lee in Fandy Tjiptono, the trust factor for a brand is an important aspect in the formation of loyalty, because it is a consumer's willingness to trust or rely on a product/service in a risky situation due to the expectation that the product/service in question will give positive results.

Service quality and customer satisfaction are different concepts with the argument that perceived service quality is a form of attitude, a comprehensive evaluation in the long term, while satisfaction indicates a certain transaction size. Therefore, satisfaction lasts in the short term. The higher the level of perceived service quality, the higher the customer satisfaction. Quality gives impetus to customers to establish a close relationship with the company so as to enable the company to understand carefully the expectations and needs Prabowo A, (2010)

In its development, trust, loyalty, service quality and customer satisfaction are not only considered by private organizations, but also government organizations in increasing customer satisfaction. As follow Table 1, we can see list of bank rating service from 2018 to 2019.

Table 1. Best Bank Rating in Service (Service Excellent)

BANK	RANK		SCORE(%)	
	2018	2019	2018	2019
Mandiri Bank	1	1	89.64	89.82
Gem Bank	4	2	86.70	88.00
BII	2	3	89.03	87.82
BNI 46	5	4	85.30	87.32
BRI	7	5	83.04	86.18
Bank OCBC NISP	3	6	87.65	84.80
CIMB Niaga Bank	6	7	84.15	83.06
Bank Danamon	9	8	81.86	82.11
BCA	8	9	81.00	81.04
BTN	-	10	-	78.29

Source: Data from PT. BNI 46 (Persero) Surabaya

Based on the data in Table 1.1 above, it appears that from the 10 (ten) best banks in service (Service Excellence), Bank Negara Indonesia 46 is included in the top 5 (five). The first rank is still held by Bank Mandiri in a row in the last 5 (five) years. While Bank BNI 46 ranked 5 in 2018 and ranked 4 in 2019 thus Bank BNI continues to strive to improve service quality so as to create customer loyalty to consistently repurchase products or services in the future even though there are situations that have the potential to cause changes in behavior such as the influence of others, then next year can be included in the top 2 best bank categories, so that components such as the quality of employee services are prioritized,

Based on the data obtained regarding the number of customers of PT. BNI 46 Head of Graha Pangeran shows that the number of customers in 2019, such as in Table 2 below.

Table 2. Number of Customers PT. BNI 46 Head of Graha Pangeran Surabaya, 2019.

No	Moon (2019)	Number Of Customers		Deposit		Current Account		Total	Percentage
		Savings	%		%		%		%
1	January	1109	7.11	12	11.03	22	6.23	1143	7.11
2	February	1252	8.02	2	2.10	31	9.00	1285	8.01
3	March	1261	8.10	4	4.01	20	6.00	1465	9.12
4	April	1269	8.13	7	6.14	25	7.10	1301	8.11
5	May	1312	8.41	9	8.01	32	9.11	1353	8.42
6	June	1476	9.46	13	11.40	43	12.20	1532	10.03
7	July	1521	10.10	15	13.21	21	6.05	1557	10.01
8	August	1129	7.24	3	3.03	37	11.00	1169	7.27
9	September	1324	8.49	12	11.03	28	8.03	1364	9.01
10	October	1378	9.03	9	8.01	35	10.02	1422	9.00
11	November	1397	9.05	18	16.01	31	9.10	1446	9.11
12	Desember	1176	8.04	10	9.07	28	8.03	1214	8.05
Total Customers		15604	100%	114	100%	353	100%	16071	100%

Source: Data from PT. BNI 46 (Persero) Head of Graha Pangeran Surabaya, 2019

In table 1.2 customers of PT. BNI 46 Capem Graha Pangeran in 2019 had a total of 16,071 customers consisting of 15,604 savings customers, 114 deposit customers and 353 current account customers. In January the total customers were 1143 customers with a percentage of 7.11% and from February to July the total customers increased by 1285 customers with a percentage of 8.01% and 1557 customers with a percentage of 10.01% although not significant and in August it decreased with customers 1169 customers with a percentage of

7.27% in September experienced another increase in customers amounting to 1364 customers with a percentage of 9.01% again until November but in December it decreased again as many as 232 customers with a percentage of 8.05%. Many things are factors, one of which is experiencing market saturation, so it must be a special concern for the management of Bank BNI 46 to know and identify what is the biggest factor that causes the decrease in the percentage of the number of customers.

This phenomenon of customer decline is influenced by the unsatisfactory quality of service or there are other influencing factors. In addition, the decrease in the number of customers is an indicator for Bank BNI 46 Capem Graha Pangeran Surabaya to find out whether during August and December 2019 customers owned by Bank BNI 46 Capem Graha Pangeran Surabaya, especially loyal and loyal customers or not.

II. LITERATURE REVIEW

A. Customer Trust

Based on Demircan and Ceylan, cited by Amelia R, (2013) trust is important in all relationships in an organization, especially the relationship between staff and employee leaders. Trust is an important component of life that has consequences that benefit staff and the organization. This is recognized as a factor that ensures employees move towards a common goal and work together in pursuit of that goal. Therefore, leaders need to pay special attention to developing trust between employees and working with employees who trust each other.

Consumer trust is consumer knowledge about an object, its attributes, and benefits. Based on this concept, consumer knowledge is closely related to the discussion of attitudes because consumer knowledge is consumer trust. Consumer trust or consumer knowledge concerns the belief that a product has various attributes, and the benefits of these various attributes (Sumarwan, 2011) Trust is the trust of certain parties to others in conducting transactions based on a belief that the person they trust will fulfill all their obligations properly as expected (Rofiq Ainur, 2007). Customer trust is all knowledge possessed by consumers and all conclusions that consumers make about objects, attributes, and benefits. Objects can be products, people, companies and everything, where a person has beliefs and attitudes, while attributes are characteristics or features that objects may or may not have, while the benefits of positive outcomes are given by attributes to consumers (Andi Sunarto, 2009).

B. Customer Satisfaction

According to Fandy tjipno, (2015), "In simple terms, customer satisfaction can be interpreted as a comparison between expectations or expectations before purchase and perceptions of performance after purchase". Customer satisfaction is described as the result of a comparison of customer expectations and perceived service quality (Herington, C., 2009). Satisfaction is defined as a post-choice evaluative assessment regarding certain goal decisions (Oliver, 1997).

Basically the purpose of a business is to create customer satisfaction which will provide benefits for the company, including the creation of a harmonious relationship between the company and its customers, providing a good basis for repeat purchases and creating customer loyalty, and creating profitable word of mouth for the company (Fandy Tjiptono, 2016). There are four methods to measure Customer Satisfaction (Kotler, Philip., Keller, 2013) namely Complaints and Suggestions System, Ghost Shopping, LostCustomer Analysis, Customer Satisfaction Survey.

C. Service Quality

The definition of service quality according to Kotler, P., & Keller, (2016) states that quality is the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs. This is clearly a customer-centered definition. We can say the seller has delivered quality whenever its product or service meets or exceeds the customers expectations. Then it can be seen that quality is the totality of features and characteristics of a product or service that supports its ability to meet stated or implied needs. This is clearly a customer-centric definition. It can be said that the seller has delivered quality every time his product or service meets or exceeds customer expectations. Meanwhile, according to Abubakar, (2007) Based on the definition above, it can be concluded that service quality is a customer's assessment of the good or bad actions or behavior of the services they receive that the company provides to customers in response to problems submitted by customers.

D. Customer Loyalty

Customer loyalty has an important role in a banking company, retaining them means improving financial performance and maintaining the viability of the company, this is the main reason for a banking company to attract and retain them and make how the banking company has loyal customers.

The stages of Loyalty according to Hurriyati, (2010) are divided into six stages, namely Suspect, Prospect, Customer, Clients, Advocates and Partners.

1. Suspect

Includes all people who are believed to be buying (needing) goods/services, but do not yet have information about the company's goods/services.

2. Prospect

Are people who have a need for certain services and have the ability to buy them. At this stage, although they have not made a purchase, they already know the existence of the company and the services offered through the recommendation of other parties (word of mouth).

3. Customers

At this stage, the customer has made a transactional relationship with the company, but does not have positive feelings towards the company, loyalty at this stage has not been seen.

4. Clients

Includes all customers who have purchased goods/services that the company needs and offers on a regular basis, this relationship lasts a long time, and they have a retention trait.

5. Advocates

At this stage, clients actively support the company by providing recommendations to others to buy goods/services at the company.

6. Partners

At this stage there has been a strong and mutually beneficial relationship between the company and its customers, at this stage the customers also dare to refuse products/services from other companies.

E. Conceptual Framework

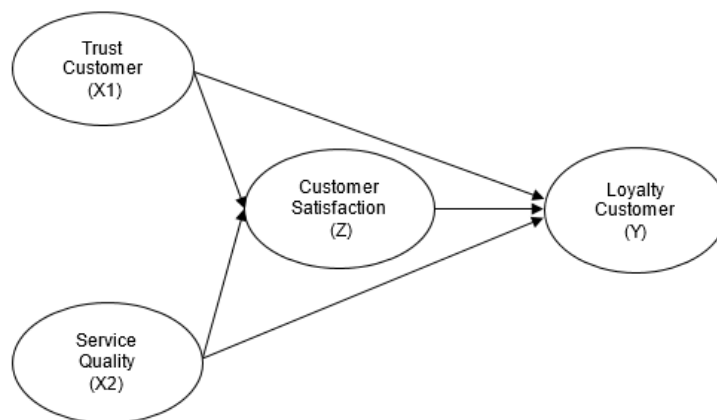


Figure 1. Conceptual Framework

F. Research Hypothesis

1. H1 : Customer trust has a positive effect on customer loyalty at PT. BNI 46 (Persero) Sub-Branch of Graha Pangeran Surabaya.
2. H2 :Service quality has a positive effect on customer loyalty at PT. BNI 46 (Persero) Sub-Branch of Graha Pangeran Surabaya.
3. H3 :Customer trust has a positive effect on customer loyalty through customer satisfaction at PT. BNI 46 (Persero) Sub-Branch of Graha Pangeran Surabaya.
4. H4 :Service quality has a positive effect on customer loyalty through customer satisfaction at PT. BNI 46 (Persero) Sub-Branch of Graha Pangeran Surabaya.

III. RESEARCH METHOD

A. Types of Research

According to Sugiyono, (2010) , this type of research using quantitative methods can be interpreted as a research method based on the philosophy of positivism, used to examine certain populations or samples. Sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical with the aim of testing established hypotheses (Sugiyono, 2013). The data analysis technique and hypothesis testing in this study used the Structural Equation Model - Partial Least Square (SEM-PLS) method.

B. Research Indicators

Customer Trust (X1), according to Landsman, (2001), namely:

- a. Benevolence (X1.1)
- b. Reliability (X1.2)
- c. Competence (X1.3)
- d. Honesty (X1.4)
- e. Openness (X1.5)

Customer Satisfaction (Z), according to Tjiptono F, (2014) namely:

- a. Overall Satisfaction (Z)
- b. Confirmation of Expectations (Z)
- c. Repurchase Intention (Z)

Service Quality (X2), according to Parasuraman, A. Zeithaml., Valerie, A., Berry, (1998), namely:

- a. Tangibles (X2.1)
- b. Reliability (X2.2)
- c. Responsiveness (X2.3)
- d. Assurance (X2.4)
- e. Empathy (X2.5)

Customer Loyalty (Y), according to Tschannen-Moran, M., & Woolfolk Hoy, (2001), namely:

- a. Say Positive Things (Y1)
- b. Recommend Friends (Y2)
- c. Purchases across product and service line (Y3)

IV ANALYSIS AND DISCUSSION

A. Outer Model (Measurement Model)

- a. Convergent Validity

The convergent validity test parameter seen from the AVE score must be above 0.5. This means that the probability of indicators of a construct entering another variable is lower (less than 0.5) so that the probability of the indicator converges and enters the construct in question is greater, which is above 50 percent. The following table of loading factor values in this study:

Table 3- Loading Factor . Value

***** *Combined loadings and cross - loadings* (First Order) *****								
	Tangible	Realibility	Responsive	Assurance	Emphaty	Type (a)	SE	P Value
X2.1.1	0.508	-0.158	0.494	0.103	-0.113	Reflect	0.094	0.021
X2.1.2	0.773	-0.212	-0.014	0.186	-0.053	Reflect	0.081	<0.001
X2.1.3	0.783	0.224	0.085	0.077	0.134	Reflect	0.081	<0.001
X2.1.4	0.538	-0.1	-0.072	0.11	-0.232	Reflect	0.094	0.007
X2.2.1	0.01	0.593	-0.275	0.066	-0.312	Reflect	0.088	<0.001
X2.2.2	-0.067	0.688	-0.283	0.206	-0.937	Reflect	0.083	<0.001
X2.2.3	0.066	0.770	0.077	-0.036	0.155	Reflect	0.081	<0.001
X2.3.1	0.393	0.043	0.675	-0.084	0.48	Reflect	0.084	<0.001
X2.3.2	-0.393	-0.043	0.675	0.646	-0.48	Reflect	0.084	<0.001
X2.4.1	0.058	0.097	0.463	0.533	0.448	Reflect	0.094	0.008
X2.4.2	-0.439	-0.057	-0.759	0.762	-0.354	Reflect	0.082	<0.001
X2.4.3	-0.393	-0.043	-0.001	0.646	-0.48	Reflect	0.084	<0.001
X2.4.4	-0.181	-0.375	-0.721	0.717	-0.703	Reflect	0.083	<0.001
X2.5.1	0.1	-0.113	-0.149	0.023	-0.057	Reflect	0.099	0.028
X2.5.2	0.024	-0.027	-0.019	0.368	0.851	Reflect	0.08	<0.001
X2.5.3	0.136	0.003	0.033	0.305	0.706	Reflect	0.083	<0.001
X2.5.4	-0.142	0.02	-0.021	0.435	0.776	Reflect	0.81	<0.001

Source: Processed questionnaire data

Based on the outer loading table above, Factor Loading (for example, for Tangible dimensions, indicator X2.1.1 = 0.508; X2.1.2 = 0.773; X2.1.3 = 0.783; X2.1.4 = 0.538 and so on) > 0, 5 then it meets convergent validity. The results of the analysis in the table above show that all indicators on the Tangibles, Responsiveness, Reliability, Assurance and Empathy dimensions have a loading factor > 0.5, then the indicator meets convergent validity.

Based on the outer loading table above, the p-value Factor Loading (load factor) for the indicator on the Tangible dimension (eg for X2.1.1 = 0.021; X2.1.2 = < 0.0011, X2.1.3 = < 0.001 X3.1 = 0.007) with < 0.05, it means significant. Thus, it meets convergent validity. The results of the analysis show that all indicators on the Tangibles, Responsiveness, Reliability, Assurance and Empathy dimensions are significant because the p-value < 0.001 means that the indicator meets convergent validity.

b. Discriminant Validity

For the discriminant validity test, the parameter measured is by comparing the roots of the AVE of a construct to be higher than the correlation between the latent variables, or by looking at the cross loading score. The cross loading value can be seen in the table below :

Table 4- Cross Loading Value

Correlations among latent variables and errors

Correlations among l.vs. with sq. Rts. Of AVEs

	Tangible	Reliability	Responsiveness	Assurance	Empathy	Customer Trust	Customer Satisfaction	Customer Loyalty	Quality of Service
Tangible	0.564	0.164	0.137	0.175	0.061	-0.209	-0.093	-0.154	0.398
Reliability	0.164	0.661	0.064	0.063	-0.009	-0.041	-0.158	0.067	0.197
Responsiveness	0.137	0.06	0.675	0.415	0.138	-0.006	0.145	-0.047	0.654
Assurance	0.175	0.063	0.415	0.625	0.473	0.007	0.096	0.004	0.551
Empathy	0.061	-0.009	0.138	0.473	0.676	0.04	0.12	0.072	0.659
Customer Trust	-0.209	-0.041	-0.006	0.007	0.04	0.728	0.593	0.638	0.0-0.35
Customer Satisfaction	-0.093	-0.158	0.145	0.096	0.12	0.593	0.788	0.64	0.105
Customer Loyalty	-0.154	0.067	-0.047	0.004	0.072	0.638	0.64	0.871	-0.015
Quality of Service	0.398	0.197	0.654	0.551	0.659	-0.035	0.105	-0.015	0.697

Source: Processed questionnaire data

If the AVE root is greater than the correlation of the variables, then discriminant validity is fulfilled. For example, for Tangible Dimensions with 5 indicators (X2.1.1 to X2.1.5) it has an AVE root of 0.564 which is greater than its correlation value with other variables 0.164; 0.137; 0.175; 0.061 ff ; so that the Tangible dimension variable is met with discriminant validity. Overall, it shows that all dimensions of Tangibles, Responsiveness, Reliability, Assurance and Empathy as well as research variables namely trust, customer satisfaction and customer loyalty have the square root value of AVE greater than the correlation value with other variables, then discriminant validity is fulfilled..

c. Composite Reliability

Reliability test can be seen from the value of Composite reliability. To be able to say that a construct is reliable, then the value of Composite reliability must be > 0.7. Then the indicator is called consistent in measuring the latent variable.

Table 5- Composite Reliability Value

Composite reliability coefficients	Composite Reliability Coefficients	Cronbach's Coefficients	Alpha
Tangible	0.719	0.623	
Reliability	0.755	0.736	
Responsiveness	0.727	0.719	
Assurance	0.795	0.732	
Empathy	0.705	0.750	
Trust Issues	0.836	0.744	
Problem Satisfaction	0.830	0.691	
Loyalty Problems	0.904	0.841	
Quality of Problems	0.703	0.703	

Source: Processed questionnaire data

The reliability of the construct as measured by the value of composite reliability, a reliable construct if the value of composite reliability is above 0.70, the indicator is said to be consistent in measuring the latent variable. The test results show that the constructs (variables) of Tangibles, Responsiveness, Reliability, Assurance and Empathy dimensions as well as research variables namely Customer Trust, Customer Satisfaction and Customer Loyalty have a composite reliability value greater than 0.7. So reliable.

d. Inner Model

Testing the inner model can be seen from the value of R² (R-square) in the equations between latent variables.

Table 6-Value of R² (R-square)

R-squared coefficients	

	R Square
Tangible	
Reability	
Responsiveness	
Assurance	
Emphaty	
Customer Trust	
Customer Satisfaction	
Customer Loyalty	
Customer Quality	

Source: Appendix of Data Processing

R² value = 0.526. It can be interpreted that the model is able to explain the phenomenon/problem of Customer Loyalty of 52.60%. While the rest (47.40%) is explained by other variables (besides customer trust, service quality, customer satisfaction) that have not been included in the model and errors. This means that customer loyalty is influenced by customer trust, service quality, customer satisfaction by 52.60% while 47.40% is influenced by variables customer trust, service quality, customer satisfaction.

The results of the analysis and evaluation of the structural model (inner model) can be seen in the image below

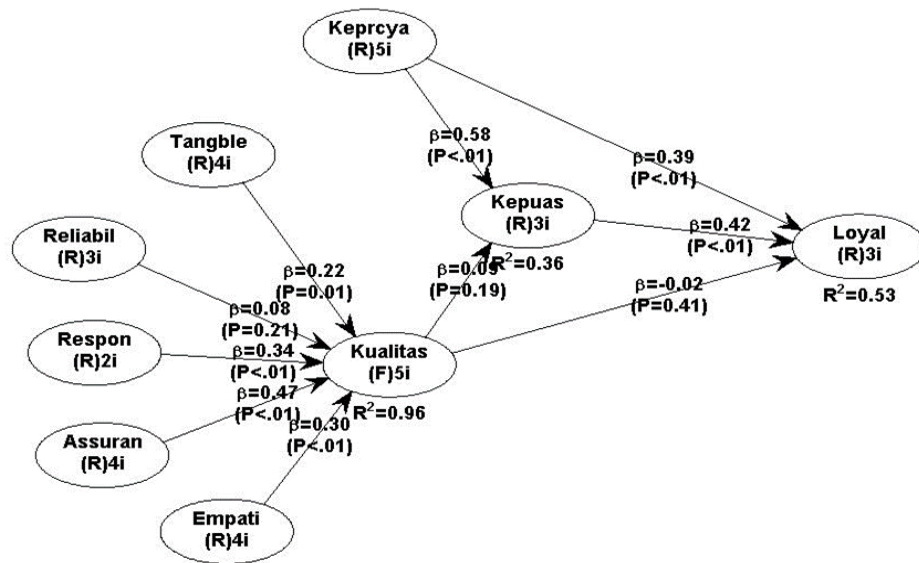


Figure 2. Structural Model (Inner Model)

e. Hypothesis Testing Results

Furthermore, the path coefficient on the inner weight in this study can be seen in the table below:

Table. 7. Inner Weight

*Path coefficients and P values			

	Path Coefficient s	Standard Error for Path Coefficient s	P- Value s
Customer Trust - > Customer Satisfaction	0.584	0.086	<0.001
Quality of Service - > Customer Satisfaction	0.086	0.098	0.192
Customer Trust -> Customer loyalty	0.386	0.09	<0.001
Quality of Service - > Customer Loyalty	-0.023	0.100	0.411
Quality of Service - > Customer Loyalty	0.421	0.09	<0.001

Source: Appendix of Data Processing

Based on the results of the inner weight test in table 4.28 above, it can be concluded that:

1. Customer Trust Significantly Positive effect on Customer Satisfaction with a path coefficient of 0.584 where the p-values = < 0.001 more smaller than the value of = 0.05 (5%).
2. Service Quality non-significant effect on Customer Satisfaction with a path coefficient of 0.086 where the p-values = 0.192 greater than the value of = 0.05

3. Customer Trust Significantly Positive effect on Customer Loyalty with a path coefficient of 0.386 where the p-values = < 0.001 more smaller than the value of = 0.05 (5%)
4. Service Quality non-significant effect on Customer Loyalty with a path coefficient of -0.023 where the p-values = 0.411 greater than the value of = 0.05
5. Customer Satisfaction has a Significantly Positive effect on Customer Loyalty with a path coefficient of 0.421 where the p-values = < 0.001 more smaller than the value of = 0.05 (5%).

f. Intervening Variables

Intervening variables are variables that theoretically affect the relationship between the independent variable and the dependent variable into an indirect relationship and cannot be observed and measured. It can be seen in the table below:

Table 8- Intervening Variables

* indirect effect *				

	Path Coeffici ents	Standar d Error for Path Coeffici ents	P- Val ues	Ketera ngan
Customer Trust → Customer Satisfaction → Customer Loyalty	0.246	0.066	<0. 001	Signifi kan
Quality of Service → Customer Satisfaction → Customer Loyalty	0.036	0.304	0.3 04	Non Signifi kan

Source: Appendix of Data Processing

1. Customer Trust Significantly Positive effect on Customer Loyalty through customer satisfaction with a path coefficient of 0.246 where the p-values = <0.001 more smaller than the value of = 0.05 (5%)
2. Service Quality non-significant effect on Customer Loyalty through customer satisfaction with a path coefficient of 0.036 where the p-values = 0.304 greater than the value of = 0.05

V. CONCLUSIONS AND SUGGESTION

A. Conclusions

Based on the analysis of research results and discussion of the influence of customer trust, service quality, customer satisfaction and customer loyalty, the following conclusions can be drawn:

1. The trust of BNI Capem Graha Pangeran Surabaya customers is able to contribute to customer loyalty. This indicates that the higher the level of customer confidence in Bank BNI Head of Graha Pangeran Surabaya will certainly increase customer loyalty of Bank BNI Head of Graha Pangeran Surabaya. This means that the higher the work standards and commitment of Bank BNI Head of Graha Pangeran Surabaya providing promised services to customers confidently, promptly, accurately and satisfactorily will certainly increase customer loyalty.
2. Service quality has not been able to contribute to customer loyalty. This indicates that the higher the level of service quality on customer loyalty of Bank BNI Head of Graha Pangeran Surabaya, then you can't get it increase customer loyalty due to employees are too slow ready to provide information to customers Bank BNI Head of Graha Pangeran Surabaya.
3. Bank customer trust BNI Head of Graha Pangeran Surabaya through customer satisfaction is able to contribute to customer loyalty where customer satisfaction factor needs to be improved through the

products offered. The main basis of bank activities is trust and is the company's basic capital to always develop both in raising funds and distributing funds by always prioritizing the principle of prudence.

4. Service quality unable to contribute to customer loyalty through customer satisfaction as an intervening variable. Where KService quality through customer satisfaction on customer loyalty has a smaller effect than service quality on customer loyalty. One of the important factors that make customers loyal is quality and competitive service quality, where if a service is of low quality, the customer will be disloyal to Bank BNI Capem Graha Prince of Surabaya.

B. Suggestion

Based on the results of research and discussion, the following suggestions can be put forward:

1. The employees of Bank BNI Capem Graha Pangeran Surabaya are honest in working on the trust variable, which is the character, integrity and authenticity of the trusted party, namely the service provider. How the company is committed to providing services in accordance with what has been promised and accepts responsibility wholeheartedly and honestly.
2. Employees at Bank BNI Capem Graha Pangeran Surabaya should prioritize kLoyal consumers do not only buy one type of service in a company, but also other services so that customers will always use the services of BNI Capem Graha Pangeran Surabaya to make transactions in the following years.
3. Optimizing more optimal service with the hope that there will be an increase in the quality of service provided to customers, especially with the motto "We Are There Because You Are And We Are Ready To Serve You As A Network With One Another At BNI Bank Meetings Around The World".
4. In accordance with the results of the study that significant variables are recommended to be maintained and should use comparisons with similar companies, new variables or indicators can be added to enrich the model used in this study, thus the results of the next research are expected to be even better.

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